

Occupational Stress and Coping Strategies among Bank Employees: A Descriptive Cross-Sectional Study in Tumkur, Karnataka

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Abstract- Background: Work stress in the banking sector has drawn attention from researchers and health professionals alike, yet studies from Indian semi-urban areas remain limited. Bank employees today deal with demanding targets, rapid technological change, long working hours, and heavy customer loads. How they cope with this pressure — and whether their coping methods actually help is not well understood, especially outside metropolitan centres.

Aim: The study set out to measure how stressed bank employees in Tumkur, Karnataka really were, what kind of coping strategies they used, whether stress and coping were related, and which demographic factors had a bearing on either variable.

Methods: Using a descriptive cross-sectional design, the investigators collected data from 100 employees across five SBI branches in Tumkur through purposive sampling. Two instruments were used: a modified version of the Job Stress Inventory with 20 items (reliability $r = 0.89$) and an investigator-developed coping scale, also with 20 items (reliability $r = 0.72$). Nine experts reviewed the tools for content validity. Analysis involved descriptive measures (mean, SD, frequencies) alongside Pearson's correlation and the chi-square test, with significance set at 0.05.

Results: Out of the 100 participants, 84 reported moderate stress, 9 had severe stress, and only 7 fell in the mild category (mean stress score = 47.93, SD = 0.04). Coping was worse: 68 employees had poor coping strategies and 32 had average coping. Not one person scored in the good coping range (mean = 18.31, SD = 0.09). Stress and coping were negatively correlated ($r = -0.82$). Stress showed significant associations with marital status ($\chi^2 = 4.018$), type of family ($\chi^2 = 11.72$), and duty hours ($\chi^2 = 8.908$). Coping was tied to age ($\chi^2 = 9.224$), gender ($\chi^2 = 4.813$), income ($\chi^2 = 5.662$), education ($\chi^2 = 4.065$), and number of dependents ($\chi^2 = 4.089$).

Conclusion: Most bank employees carried a moderate burden of stress but had very limited coping skills. The

strong inverse relationship between stress and coping tells us that those who need help the most are the least equipped to deal with workplace pressure. There is an obvious case for structured wellness programmes and stress management training in the banking sector, and psychiatric nurses can play a central role in making that happen.

Keywords: *occupational stress, coping strategies, bank employees, mental health, workplace wellness, descriptive study*

I.INTRODUCTION

Work stress is not a new problem, but it has grown worse in recent decades. The kind of physical and emotional toll that a demanding job takes on a person's body and mind has become a major public health issue across the world. The WHO, in its Global Burden of Disease projections, warned that mental health disorders many of them linked to chronic stress at work would rank as the second leading cause of disability globally.^{1,2} The simple way to think about occupational stress is this: it is what happens when the demands of the job outstrip the worker's ability to handle them.

Banking is one of those sectors where the pressure has mounted steadily. In India, the changes have been especially dramatic. Over the last 30 years, liberalisation opened the doors to private and foreign banks, computerisation replaced manual ledger work, and customers started expecting round-the-clock service. Public sector banks, once seen as stable and relatively easy-going workplaces, suddenly found themselves competing with aggressive private players and scrambling to adopt new technology.^{3,4} The employees caught in the middle of all this had to adapt

quickly, take on more work, learn new systems, and still meet their performance targets. It is hardly surprising that the banking sector has become a breeding ground for stress.

Just how bad is it? A survey by the Associated Chambers of Commerce and Industry of India (ASSOCHAM) placed banks among the top ten high-stress workplaces in the country, and found that upwards of 60% of employees in the sector reported some form of stress-related health problem.⁵ The numbers from the other side of the world are no better. According to NIOSH data, 40% of American workers described their jobs as very or extremely stressful, and the American Psychological Association reported that two-thirds of employees were dealing with stress-induced chronic health conditions.⁶ When stress becomes chronic, the body pays a price — higher blood pressure, cardiovascular trouble, weakened immunity, chronic headaches, disturbed sleep. And on the psychological side, there is anxiety, depression, irritability, burnout, and a general decline in the ability to think clearly and work efficiently.

What makes things worse, or better, is how a person copes. The sociologists Pearlin and Schooler described coping as the behaviour that shields people from the psychological damage of stressful experiences.⁷ Some people tackle the problem head-on — what researchers call problem-focused coping. Others try to manage their emotional reaction to the stressor. And some simply avoid dealing with it altogether. Which strategy works best depends a good deal on the nature of the stressor and on the individual's own resources, both personal and social. But broadly speaking, the research favours active, problem-oriented coping over avoidance, which tends to make things worse in the long run.⁸

Now, quite a few studies have looked at stress in banks, and a number of them have examined coping too. But very few have done both together in Indian semi-urban settings, and even fewer have explored how these two things relate to each other while also taking into account the employees' demographic background. That was the gap this study aimed to fill. The investigation was carried out in Tumkur, Karnataka — a district town where the pace of life is different from Bangalore or Chennai, but where bank employees face many of the same pressures. The

conceptual backbone of the study was Betty Neuman's Systems Model, which looks at the individual as an open system constantly interacting with environmental stressors, protected by successive layers of defence that can be strengthened through nursing intervention at the primary, secondary, and tertiary levels.⁹

II.OBJECTIVES

The study had three main objectives:

1. To measure the level of occupational stress and the coping strategies used by bank employees.
2. To find out whether stress and coping were correlated.
3. To check if stress and coping had any association with selected demographic characteristics of the employees.

Hypotheses

H¹: There is a significant relationship between occupational stress and coping strategies among bank employees.

H²: There is a significant association between stress and selected demographic variables.

H³: There is a significant association between coping strategies and selected demographic variables.

III.METHODS

Study Design and Setting

This was a non-experimental, descriptive study using a cross-sectional approach. Five SBI branches in Tumkur served as the study sites: the Main Branch, M.G. Road Branch, Sadashivanagar Branch, SIT Extension Branch, and S.S. Puram Branch. The investigator picked these locations because they were accessible, had enough employees to sample, and she had some prior familiarity with the area. Data collection ran from 26 May to 23 June 2020 — a four-week window. Before starting, ethical approval was obtained from the Aruna College of Nursing ethics committee, and formal permission came from the branch managers at each site.

Participants

The target group was all employees working at the selected branches. Using purposive sampling, 100

employees who met the inclusion criteria were recruited. To be included, a person had to be willing to participate and present at the branch during the collection period. Fourth-class employees (support staff like peons and cleaners) were left out. Each participant gave oral consent after the investigator explained what the study was about and assured them their responses would stay confidential. On a typical day, five to ten people were enrolled, and each assessment took roughly half an hour.

Instruments

The data collection package had three parts. The first was a demographic sheet with 11 items covering age, gender, education, marital status, family type, monthly income, years of experience, commute distance, daily work hours, number of dependents, and whether the person had ever received any information on stress management.

The second part was a modified Job Stress Inventory — originally put together by Arbor Employee Assistance back in 1993. It has 20 statements, each scored on a five-point scale from 0 (never) to 4 (always). The maximum score is 80. For this study, scores were grouped as follows: 0–25 meaning no stress, 26–40 for mild stress, 41–55 for moderate stress, and 56–80 for severe stress.

The third part was a coping strategies scale that the investigator developed herself. It contained 20 items half of them about positive coping behaviours and the other half about negative ones scored on a three-point scale, giving a maximum of 60. A score of 0–20 was labelled poor coping, 21–40 was average, and 41–60 was good.

Nine experts reviewed the tools: six psychiatric nursing educators, a clinical psychologist, a psychiatrist, and a statistician. They checked relevance, appropriateness, and clarity of each item. Reliability was worked out using the split-half method and the Spearman-Brown formula. The stress inventory came out at 0.89 and the coping scale at 0.72, both acceptable. A pilot run on 10 employees in March 2020 showed the tools were clear and workable, so no changes were made.

Data Analysis

After collection, all data were coded and entered into a spreadsheet. For the demographic profile, frequency counts and percentages were calculated. Stress and coping scores were summarised using the mean, range, mean percentage, and standard deviation. To test whether stress and coping were related, the Pearson product-moment correlation coefficient was computed. Associations between the study variables and demographic characteristics were tested with the chi-square statistic; Yates’ correction was applied wherever cell frequencies were small. A p-value of less than 0.05 was considered significant.

IV.RESULTS

Who Were the Participants?

The 100 employees ranged widely in age, though the largest chunk (44%) were between 31 and 40. Another 37% were in the 21–30 bracket, 13% were 41–50, and just 6% were above 50. There were slightly more women (56%) than men (44%). Most were married (77%). When it came to pay, 65% earned between ₹10,000 and ₹25,000 a month, 30% earned between ₹25,001 and ₹50,000, and the remaining 5% drew more than ₹50,000. Education was split almost evenly: 53% were graduates and 47% postgraduates. The overwhelming majority (85%) came from nuclear families. Over half (52%) had been working for 6 to 10 years, and 88% worked standard 8–9 hour shifts. One finding that stood out: not a single participant had ever received any formal education or training on stress management.

Table 1. Demographic profile of the study sample (N = 100)

Variable	n	%
Age (years)		
21–30	37	37
31–40	44	44
41–50	13	13
51–60	6	6
Gender		
Male	44	44
Female	56	56
Marital status		
Married	77	77
Single	23	23
Monthly income (₹)		
10,000–25,000	65	65
25,001–50,000	30	30
> 50,000	5	5

Education		
Graduate	53	53
Post-graduate	47	47
Type of family		
Joint	15	15
Nuclear	85	85
Duration of duty		
8–9 hours	88	88
> 10 hours	12	12
Work experience (years)		
< 5	36	36
6–10	52	52
11–15	12	12

How Stressed Were They?

The answer, in short, is quite stressed. Eighty-four out of a hundred employees fell in the moderate stress category. Another nine were severely stressed. Only seven reported mild stress, and nobody was stress-free. Scores ranged between 32 and 59 (out of 80), with an overall mean of 47.93 and a mean percentage of 59.9%. The standard deviation was 0.04.

Table 2. Distribution of stress levels with descriptive statistics (N = 100)

Stress Level	n (%)	Range	Mean (Mean%)	SD
Mild	7 (7%)	32–59	47.93 (59.9%)	0.04
Moderate	84 (84%)			
Severe	9 (9%)			

Maximum possible score = 80

What About Coping?

The coping picture was bleaker than expected. More than two-thirds of employees (68%) scored in the poor coping range. The remaining 32% managed average coping. Zero participants literally none reached the good coping category. Coping scores spanned from 7 to 40 (maximum possible was 60), with a mean of 18.31, a mean percentage of 30.52%, and a standard deviation of 0.09. In plain terms, these employees were stressed and did not have the tools to deal with it.

Were Stress and Coping Connected?

They were, and strongly so. The Pearson correlation came out at -0.82, which is a robust negative relationship. What this means in practical terms is straightforward: the more stressed an employee was, the worse their coping tended to be. And the reverse

held true as well — employees who used better coping strategies reported less stress. Hypothesis H¹ was accepted.

Table 3. Correlation between stress and coping (N = 100)

Variable	Mean	SD	r
Stress	47.93	0.04	-0.82
Coping	18.31	0.09	

Which Demographics Mattered?

The chi-square tests turned up some interesting patterns. Stress was significantly tied to three things: marital status ($\chi^2 = 4.018, p < 0.05$), type of family ($\chi^2 = 11.72, p < 0.01$), and duration of daily duty ($\chi^2 = 8.908, p < 0.01$). But age, gender, income, education, commute distance, dependents, and work experience showed no significant link with stress.

Coping, on the other hand, was associated with a different set of variables. Age ($\chi^2 = 9.224, p < 0.01$), gender ($\chi^2 = 4.813, p < 0.05$), income ($\chi^2 = 5.662, p < 0.05$), educational status ($\chi^2 = 4.065, p < 0.05$), and number of dependents ($\chi^2 = 4.089, p < 0.05$) all showed significant associations. Marital status, family type, commute distance, duty hours, and experience did not. Both H² and H³ were accepted.

Table 4. Chi-square associations — stress and coping with demographic variables (N = 100)

Variable	Stress χ^2	Sig.	Coping χ^2	Sig.
Age	0.567	NS	9.224	**
Gender	0.157	NS	4.813	*
Marital status	4.018	*	0.034	NS
Income	0.725	NS	5.662	*
Education	0.298	NS	4.065	*
Type of family	11.72	**	0.871	NS
Distance from home	0.003	NS	1.26	NS
Duration of duty	8.908	**	0.266	NS
No. of dependents	0.585	NS	4.089	*
Experience	1.16	NS	0.553	NS

* $p < 0.05$; ** $p < 0.01$; NS = Not significant;

V.DISCUSSION

The numbers paint a fairly grim picture. When 84 out of 100 employees report moderate stress and another 9 report severe stress, it is clear that something is

wrong at the systemic level. This is not a handful of people having a bad week, it is nearly the entire workforce operating under sustained pressure. Findings from other parts of India tell a similar story. A survey of nationalised bank employees in Chennai found that 97% reported high stress from both work and personal factors.¹⁰ Studies from Nigeria, Pakistan, and Sri Lanka have echoed these patterns in their own banking sectors.^{11,12,13}

What makes the present findings especially concerning is the coping side of the equation. It is one thing to be under stress; people can handle a good deal of pressure if they have the means to manage it. But when 68% of employees score in the poor coping category and not a single person reaches the good coping level, that is a population that is vulnerable. The strong negative correlation ($r = -0.82$) puts a number on what common sense already suggests: people who lack good coping mechanisms are the ones who feel the stress most keenly. The literature on stress and coping backs this up consistently, the quality of coping resources is one of the strongest moderators of whether stress leads to actual illness or not.^{8,14}

The demographic associations threw up some patterns worth thinking about. Single employees tended to be more stressed, which might reflect the fact that married people often have a built-in social support system at home. The very strong association between stress and type of family ($\chi^2 = 11.72$) was somewhat unexpected. Joint family employees made up only 15% of the sample, but a disproportionate number of them fell in the severe stress group. One possible reading is that joint families bring additional pressures intergenerational expectations, household responsibilities, role conflicts that compound work stress. The link between stress and duty hours is straightforward and aligns with what NIOSH and others have said for years: longer hours mean more strain.⁶

Here is what is interesting about the coping associations: they barely overlapped with the stress ones. Stress was linked to marital status, family type, and duty hours. Coping, by contrast, was linked to age, gender, income, education, and number of dependents. This tells us something important from a practical standpoint. The factors that create stress in the workplace are structurally different from the factors

that shape a person's ability to cope with it. Younger employees, women, those earning less, those with less education, and those supporting more dependents all tended to have weaker coping resources. If we want to address the problem properly, we need two kinds of intervention — one aimed at reducing the stressors at the organisational level, and another aimed at building coping skills in the individuals who need them most.

One more thing deserves mention. Every single participant in this study, all 100 of them said they had never received any formal information about stress management. That is a startling gap. In Neuman's model, this amounts to a weakened flexible line of defence: these employees have essentially been left to figure out how to cope on their own, with no institutional support. The information booklet prepared and distributed during this study was a small first step, but it is clearly not enough.

There are some limitations that should be kept in mind. The cross-sectional design means we cannot say for certain whether poor coping causes more stress or the other way around — quite likely, both feed into each other. The sample came from one bank (SBI) in one town, so the findings may not apply to private banks or employees in larger cities. A hundred participants is a reasonable sample but not a large one, and self-report tools always carry the risk that people answer in the way they think they should rather than the way things really are. Future work could address these gaps by including multiple banks, larger samples, follow-up assessments over time, and perhaps some physiological measures of stress to go along with the questionnaire data.

VI. CONCLUSION

The key takeaway from this study is that bank employees in Tumkur are dealing with a good deal of stress and have very few coping tools at their disposal. The two problems are closely linked: poor coping and high stress feed each other. The fact that different demographic factors drive stress and coping points to the need for a two-pronged approach — reducing workplace stressors on one side and building individual coping capacity on the other.

What can be done? For a start, banks ought to consider running structured wellness programmes, stress

management workshops, access to counselling, regular mental health check-ins. These need not be expensive or elaborate to make a difference. Psychiatric nurses and mental health professionals have the training to lead such programmes, and given that the entire sample had zero prior exposure to stress management education, even a basic intervention could yield real benefits. From the nursing education angle, occupational mental health content needs to find a stronger place in both undergraduate curricula and in-service training, so that nurses can step into this role with confidence. And from the research side, there is room for controlled intervention studies — testing specific approaches like cognitive behavioural stress management, mindfulness training, or even simple organisational changes like better workload distribution — to see what actually works in banking settings.

DECLARATIONS

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Conflicts of interest: None declared.

Ethical approval: The study was cleared by the ethics committee at Aruna College of Nursing, Tumkur. Branch managers at all five SBI sites gave permission. All participants gave oral informed consent and their responses were kept confidential.

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